

# **EXHIBIT**

# **D**

## **Part two**

COMMERCIAL GENERAL LIABILITY  
CG 01 04 10 93

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## NEW YORK CHANGES - PREMIUM AUDIT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS COVERAGE PART

- A. Paragraph b. of the PREMIUM AUDIT Condition (Section IV) is replaced by the following:
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. An audit to determine the final premium due or to be refunded will be completed within 180 days after the expiration date of the policy and may not be waived. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured.
- B. Except as provided in paragraph A. above, the EXAMINATION OF YOUR BOOKS AND RECORDS Common Policy Condition continues to apply.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EMPLOYMENT - RELATED PRACTICES EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following exclusion is added to COVER-AGE A (Section I):
  - a. "Bodily injury" arising out of any:
    - (1) Refusal to employ;
    - (2) Termination of employment;
    - (3) Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
    - (4) Consequential "bodily injury" as a result of (1) through (3) above.
2. The following exclusion is added to COVER-AGE B (Section I):
  - c. "Personal injury" arising out of any:
    - (1) Refusal to employ;
    - (2) Termination of employment;
    - (3) Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
    - (4) Consequential "personal injury" as a result of (1) through (3) above.

This exclusion applies whether the insured may be held liable as an employer or in any other capacity and to any obligation to share damages with or to repay someone else who must pay damages because of the injury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## NEW YORK CHANGES COMMERCIAL GENERAL LIABILITY COVERAGE FORM

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Paragraph 1.a. of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I - Coverages) is replaced by the following:

#### 1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages even if the allegations of the "suit" are groundless, false or fraudulent. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (Section III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

- B. Paragraph 1.a. of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section I - Coverages) is replaced by the following:

#### 1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages even if the allegations of the "suit" are groundless, false or fraudulent. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (Section III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A and B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

- C. The following is added as paragraph e. to the DUTIES IN THE EVENT OF OCCURRENCE, CLAIM OR SUIT Condition (Paragraph 2. of Section IV - Commercial General Liability Conditions):

#### 2. Duties in the Event of Occurrence, Offense, Claim or Suit

- e. Notice given by or on behalf of the insured, or written notice by or on behalf of the injured person or any other claimant, to any agent of ours in New York State, with particulars sufficient to identify the insured, shall be considered to be notice to us.

- D. The definition of "loading or unloading" in the DEFINITIONS Section does not apply.

## COMMERCIAL GENERAL LIABILITY

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NEW YORK CHANGES - LEGAL ACTION AGAINST US**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

LIQUOR LIABILITY COVERAGE PART

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART

PRODUCTS/COMPLETED OPERATIONS COVERAGE PART

RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The LEGAL ACTION AGAINST US Condition (Section IV) is replaced by the following:

**LEGAL ACTION AGAINST US**

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.





## COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**GENERAL LIABILITY ENHANCEMENT ENDORSEMENT - NEW YORK**

This endorsement modifies insurance provided by the Commercial General Liability Coverage Form, CG 00 01.

**I. EMPLOYEE BENEFITS LIABILITY**

A. The following is added to SECTION I - COVERAGES:

**COVERAGE D. EMPLOYEE BENEFITS LIABILITY****1. Insuring Agreement**

We will pay those sums that the insured becomes legally obligated to pay as damages sustained by an employee, former employee, prospective employee of the insured or their beneficiaries or legal representatives caused by any negligent act, error, or omission of the insured, or any other person for whose acts you are legally liable in the "administration" of your "Employee Benefit Program." No other obligation or liability to pay sums or perform acts or services is covered unless provided for under SUPPLEMENTARY PAYMENTS.

This insurance applies to any negligent act, error or omission which occurs during the policy period. The negligent act, error or omission must take place in the "coverage territory".

We will have the right and duty to defend any "suit" seeking those damages. However:

- a. The most we will pay for damages is described in SECTION III - LIMITS OF INSURANCE;
- b. We may investigate any negligent act, error or omission and settle any claim or "suit" that may result; and
- c. Our right and duty to defend end when the applicable limit of insurance has been exhausted, as stated in paragraph C. below, in the payment of judgments or settlements under this Coverage.

**2. Exclusions**

This insurance does not apply to:

- a. Any dishonest, fraudulent, criminal or malicious act, libel or slander or humiliation;
- b. "bodily injury" or "property damage;"
- c. Failure to perform a "Contract" or negligent act, error or omission by any insurer, health care provider, or other risk spreading vehicle including financial failure or insolvency of any "Employee Benefit Program";
- d. Any claim or "suit" based upon:
  - (1) Failure of any "Employee Benefit Program" to perform as represented by an insured; or
  - (2) The investment or non-investment of funds.

**3. Supplementary Payments**

The SUPPLEMENTARY PAYMENTS - COVERAGES A AND B also apply to this Coverage.

**B. Who is An Insured**

Under SECTION II - WHO IS AN INSURED, your employees are insured under this Coverage, but only if they are authorized to act in the administration of your "Employee Benefit Program."

**C. Limit of Insurance**

Under SECTION III - LIMITS OF INSURANCE:

1. The most we will pay for all damages arising of any Employee Benefits Liability Coverage claim is \$100,000.
2. The most we will pay for all Employee Benefits Liability Coverage losses in the aggregate is \$300,000.

**D. Additional Definitions**

The following definitions apply only to this Employee Benefits Liability Coverage part:

1. "Administration" means:
  - a. Giving advice, other than legal advice, to employees with respect to the "Employee Benefit Program;"
  - b. Interpreting the "Employee Benefit Programs;"
  - c. Handling of employee records in connection with the "Employee Benefit Programs;" and
  - d. Effecting enrollment, termination or cancellation of employees under the "Employee Benefit Programs;"provided all such acts are authorized by you.
2. "Contract" means a policy of insurance issued to the Named Insured by an insurer or an agreement or arrangement entered into between the Named Insured and a health care provider.
3. "Employee Benefit Programs" means group life insurance, group accident or health insurance, profit sharing plans, pension plans, employee stock subscription plans, workers' compensation, unemployment insurance, salary continuation plans, social security, disability benefits insurance, savings, \$401K plans, vacation plans or any other similar employee benefit programs.

**E. Additional Condition - Other Insurance**

If other valid and collectible insurance is available to the insured for a loss we cover under this Employee Benefits Liability Coverage, this Coverage is excess over any of the other insurance, whether primary, excess, occurrence, claims made, contingent or on any other basis. When this insurance is excess:

1. We will have no duty to defend any claim or "suit" under this Coverage that any other insurer has a duty to defend. If no other insurer defends, we will, at our option, undertake to do so, but we will be entitled to the insured's rights against all those other insurers.
2. We will only pay the amount of loss, if any, that exceeds the total of the amounts of all such other insurance applicable to the loss plus any deductible or self-insurance applicable to that insurance.

**II. NON-OWNED WATERCRAFT**

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE, Exclusion 2.g.(2) is revised as follows:

This exclusion does not apply to:

- (2) A watercraft you do not own that is:
  - (a) Less than 51 feet long; and

(b) Not being used to carry persons or property for a charge;

### III. CHARTERED AIRCRAFT

The following is added under SECTION I- COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE, Exclusion 2.g.:

This exclusion does not apply to an aircraft chartered with crew.

### IV. TENANT'S LEGAL LIABILITY COVERAGE

Under SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE, the last paragraph of 2. is deleted and replaced with the following:

Exclusions c. through n. do not apply to "Property Damage" to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit applies to this coverage of the lesser of:

- a. The Each Occurrence Limit shown in the Declarations; or
- b. \$300,000

Under SECTION III - LIMITS OF INSURANCE, paragraph 6. does not apply.

### V. SUPPLEMENTARY PAYMENTS

SECTION I - COVERAGES, SUPPLEMENTARY PAYMENTS - COVERAGES A&B, is revised as follows:

1. In paragraph 2., the limit of \$250 for bail bonds is increased to \$1,000.
2. In paragraph 4., the limit of \$100 for daily loss of earnings is increased to \$1,000.

### VI. NEWLY ACQUIRED ORGANIZATIONS

Under SECTION II - WHO IS AN INSURED, 4. is deleted and replaced with the following:

4. If you are an organization other than a partnership or joint venture, any organization you newly acquire or form over which you exercise control and actively manage and to which no other similar insurance is available.
  - a. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
  - b. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an offense committed before you acquired or formed the organization.

### VII. MEDICAL AND DENTAL PAYMENTS

Under SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS, if COVERAGE C. MEDICAL PAYMENTS, is not otherwise excluded from this Coverage Part:

1. The Medical Payments Limit is changed to the greater of:
  - a. \$15,000; or
  - b. The Medical Expense Limit shown in the Declarations of this Coverage Part.
2. The requirement, in C.1.a.(2) that the expenses must be incurred and reported to us within one year of the date of the accident, is increased to three years.

### VIII. BROAD KNOWLEDGE/NOTICE OF OCCURRENCE

The following is added under SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS:

The requirement in condition 2.a. that you must see to it that we are notified of an "occurrence" or offense applies only when the "occurrence" or offense is known to:



1. you, if you are an individual;
2. a partner, if you are a partnership;
3. a member, if you are a joint venture;
4. an "Executive Officer" or insurance manager, if you are a corporation

The requirement in condition 2.b. that you must see to it that we receive notice of a claim or "suit" will not be considered breached unless the breach occurs after such claim or "suit" is known to:

1. you, if you are an individual;
2. a partner, if you are a partnership;
3. a member, if you are a joint venture;
4. an "Executive Officer" or insurance manager, if you are a corporation

#### **IX. BROAD FORM NAMED INSURED**

The following is added under SECTION II -WHO IS AN INSURED:

- 1.d. If you are an organization other than a partnership or joint venture, any of your subsidiary companies or any company over which you exercise control and actively manage and to which other insurance does not apply.

#### **X. MOBILE EQUIPMENT**

The following is added under SECTION V - DEFINITIONS, 11. "Mobile Equipment":

Paragraph f.(1) does not apply to self-propelled vehicles of less than 1,000 pounds gross vehicle weight.

#### **XI. ADVERTISING INJURY**

SECTION V - DEFINITIONS, 1. "Advertising Injury", is deleted and replaced with the following:

"Advertising injury" means injury arising out of one or more of the following offenses:

- a. Oral, written, televised, videotaped or electronic publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- b. Oral, written, televised, videotaped or electronic publication of material that violates a person's right of privacy.
- c. Misappropriation of advertising ideas or style of doing business; or
- d. Infringement of copyright, title or slogan.

Under SECTION I - COVERAGES, COVERAGE B. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY 2. Exclusions a.(1) and a.(2) are deleted and replaced with the following:

- a.(1) Arising out of oral, written, televised, videotaped or electronic publication of material, if done by or at the direction of the insured with knowledge of its falsity;
- a.(2) Arising out of oral, written, televised, videotaped or electronic publication of material whose first publication took place before the beginning of the policy period;

#### **XII. PERSONAL INJURY**

SECTION V - DEFINITIONS, 13. "Personal Injury", d. is deleted and replaced

- d. Oral, written, televised, videotaped or electronic publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services.

Under SECTION I - COVERAGES, COVERAGE B. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY 2. Exclusions a.(1) and a.(2) are deleted and replaced with the following:

- a.(1) Arising out of oral, written, televised, videotaped or electronic publication of material, if done by or at the direction of the insured with knowledge of its falsity;

- a.(2) Arising out of oral, written, televised, videotaped or electronic publication of material whose first publication took place before the beginning of the policy period;

### **XIII. ADDITIONAL INSURED BY WRITTEN CONTRACT**

Section II - WHO IS AN INSURED is amended to include as an additional insured any person or organization whom you are required to add as an additional insured to this policy by a written contract or written agreement that is:

- (1) currently in effect or becoming effective during the term of this policy; and
- (2) executed prior to the "bodily injury", "property damage", "personal injury", or "advertising injury".

A. The insurance provided to the additional insured applies as follows:

1. That person or organization is only an additional insured with respect to liability caused by your negligent acts or omissions at or from:
  - (a) premises you own, rent, lease, or occupy or
  - (b) your ongoing operations performed for the additional insured at the job indicated by written contract or written agreement.
2. The limits of insurance applicable to the additional insured are those specified in the written contract or written agreement or in the Declarations of this policy whichever are less. These limits of insurance are inclusive of and not in addition to the limits of insurance shown in the Declarations.

B. If the additional insured is an architect, engineer, or surveyor, the insurance provided to the additional insured does not apply to "bodily injury", "property damage", "personal injury", or "advertising injury" caused by the rendering of or failure to render any professional services including:

1. the preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
2. supervisory, inspection, or engineering services

C. Section IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, under 4. Other Insurance, is amended as follows:

The following is added to item a.:

Regardless of whether other insurance is available to an additional insured on a primary basis, this insurance will be primary and noncontributory if a written contract between you and the additional insured specifically requires that this insurance be primary.

D. With respect to the insurance afforded these additional insureds, the following additional exclusion applies:

This insurance does not apply to:

1. "Bodily injury" or "property damage" occurring after:
  - (a) all work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the site of the covered operations has been completed; or
  - (b) that portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as part of the same project.

### **XIV. PROPERTY DAMAGE LIABILITY - ELEVATORS AND SIDETRACK AGREEMENTS**

The following is added under SECTION COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

INTERLINE

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## NEW YORK CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
COMMERCIAL CRIME COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. Paragraphs 1., 2., 3. and 5. of the CANCELLATION Common Policy Condition are replaced by the following:

1. The first Named Insured shown in the Declarations may cancel this entire policy by mailing or delivering to us advance written notice of cancellation.

2. CANCELLATION OF POLICIES IN EFFECT:

a. 60 DAYS OR LESS

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- (1) 30 days before the effective date of cancellation if we cancel for any reason not included in paragraph A.2.a.(2) below.
- (2) 15 days before the effective date of cancellation if we cancel for any of the following reasons:
  - (a) Nonpayment of premium;
  - (b) Conviction of a crime arising out of acts increasing the hazard insured against;
  - (c) Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim;
  - (d) After issuance of the policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition,

that substantially and materially increases the hazard insured against, and that occurred subsequent to inception of the current policy period;

- (e) Material physical change in the property insured, occurring after issuance or last annual renewal anniversary date of the policy, that results in the property becoming uninsurable in accordance with our objective, uniformly applied underwriting standards in effect at the time the policy was issued or last renewed; or material change in the nature or extent of the risk, occurring after issuance or last annual renewal anniversary date of the policy, that causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
- (f) Required pursuant to a determination by the Superintendent that continuation of our present premium volume would jeopardize our solvency or be hazardous to the interest of our policyholders, our creditors or the public;
- (g) A determination by the Superintendent that the continuation of the policy would violate, or would place us in violation of, any provision of the Insurance Code; or

COMMERCIAL GENERAL LIABILITY  
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NEW YORK CHANGES - PRODUCTS/COMPLETED  
OPERATIONS LIABILITY COVERAGE FORM**

This endorsement modifies insurance provided under the following:

**PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART**

- A. Paragraph 1.a. of BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I - Coverages) is replaced by the following:

**1. Insuring Agreement**

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" included within the "products-completed operations hazard" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages even if the allegations of the "suit" are groundless, false or fraudulent. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS.

- B. The following is added as paragraph e. to the DUTIES IN THE EVENT OF OCCURRENCE, CLAIM OR SUIT Condition (paragraph 2. of Section IV - Products/Completed Operations Liability Conditions):

**2. Duties in the Event of Occurrence, Claim or Suit**

- e. Notice given by or on behalf of the insured, or written notice by or on behalf of the injured person or any other claimant, to any agent of ours in New York State, with particulars sufficient to identify the insured, shall be considered to be notice to us.

- C. The definition of "loading or unloading" in the DEFINITIONS Section does not apply.



POLICY NUMBER: 5031763587

COMMERCIAL GENERAL LIABILITY

CG 21 54 01 96

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION - DESIGNATED OPERATIONS COVERED BY A  
CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

**Description and Location of Operation(s):**

**"ALL WRAP-UP INSURANCE PROGRAMS"**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following exclusion is added to paragraph 2.,  
Exclusions of COVERAGE A - BODILY INJURY  
AND PROPERTY DAMAGE LIABILITY (Section I -  
Coverages):

This insurance does not apply to "bodily injury" or  
"property damage" arising out of either your ongoing  
operations or operations included within the "product  
completed operations hazard" at the location described  
in the Schedule of this endorsement, as a consolidated  
(wrap-up) insurance program has been provided by the

prime contractor/project manager or owner of the  
construction project in which you are involved.

This exclusion applies whether or not the consolidated  
(wrap-up) insurance program:

- (1) Provides coverage identical to that provided by this  
Coverage Part;
- (2) Has limits adequate to cover all claims; or
- (3) Remains in effect.

Policy Number  
5031690768



COMMERCIAL GENERAL LIABILITY COVERAGE PART  
SUPPLEMENTAL DECLARATIONS  
UNITED STATES FIRE INSURANCE COMPANY

Named Insured TRATAROS CONSTRUCTION INC  
Agent Name ALLIED COVERAGE CORP

Effective Date: 04-01-98  
12:01 A.M., Standard Time  
Agent No. C60688

Item 1. Business Description: CONSTRUCTION

Item 2. Limits of Insurance

General Aggregate Limit (Other Than Products - Completed Operations)	\$	2,000,000	
Products - Completed Operations Aggregate Limit	\$	1,000,000	
Personal and Advertising Injury Limit	\$	1,000,000	
Each Occurrence Limit	\$	1,000,000	
Fire Damage Limit	\$	50,000	Any One Fire
Medical Expense Limit	\$	5,000	Any One Person

Item 3. Retroactive Date

Coverages A and B of this Insurance do not apply to "bodily injury", "property damage", "personal injury" or "advertising injury" which occurs before the Retroactive Date, if any, shown here:

(Enter Date or "None" if no Retroactive Date applies)

Item 4. Form of Business and Location of Premises

Form of Business:  
CORPORATION

Location of All Premises You Own, Rent or Occupy:

See Schedule of Locations

Item 5. Location of Premises

Code No.	Premium Basis	Premises/Operations	
Location		Rate	Premium
91340			
001/001	IF ANY		
Classification: CARPENTRY - CONSTRUCTION OF RESIDENTIAL PROPERTY NOT EXCEEDING THREE STORIES IN HEIGHT		Products/Completed Operations	
		Rate	Premium
Code No.	Premium Basis	Premises/Operations	
91342	PAYROLL/NEAREST THOUSAND		
Location	Exposure	Rate	Premium
001/001	\$		
Classification: CARPENTRY - NOC		Products/Completed Operations	
		Rate	Premium

REDACTED

Item 6. Forms and Endorsements

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Schedule of Forms and Endorsements

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

Policy Number  
5031690768

**Crum & Forster**  
**Insurance**

**SCHEDULE OF LOCATIONS**  
**UNITED STATES FIRE INSURANCE COMPANY**

Named Insured TRATAROS CONSTRUCTION INC

Effective Date: 04-01-98

Agent Name ALLIED COVERAGE CORP

12:01 A.M., Standard Time

Agent No. C60688

Loc. No.	Bldg. No.	Designated Locations (Address, City, State, Zip Code)	Occupancy
001	001	664 64TH STREET, BAY RIDGE, NY 11220-0000	OFFICE /
002	001	105 PINEBROOK RD, MONMOUTH, NJ 07724-0000	
003	001	1 MAIN ST, FAIRFIELD, CT 06432-0000	
004	001	1 MAIN ST, BALTIMORE CITY, MD 21223-0000	
005	001	PARISH ST, STATEN ISLAND, NY 10314	
008	001	153 147TH STREET AND, AMSTERDAM AVENUE, NEW YORK, NY 10030-0000	
008	002	153 147TH STREET AND, AMSTERDAM AVENUE, NEW YORK, NY 10030-0000	
009	001	139 99TH STREET, BROOKLYN, NY 11209-0000	
010	001	660-664 64TH STREET, BROOKLYN, NY 11220-0000	
011	001	666 64TH STREET, BROOKLYN, NY 11220-0000	
012	001	654-658 64TH STREET, BROOKLYN, NY 11220-0000	
013	001	6402-10 7TH AVE., BROOKLYN, NY 11220-0000	
014	001	640-642-646 64TH STREET, BROOKLYN, NY 11220-0000	
015	001	WEST POINT MILITARY BASE, BEAR MOUNTAIN, NY 10911-0000	
016	001	BUILDING 3520, CONCORD STREET, FORT DIX, NJ 08640-0000	
017	001	PATUXENT RIVER NAVAL BASE, PATUXENT NAVAL AIR TEST, MD 20670-0000	
018	001	GRAND CENTRAL STATION, NEW YORK, NY 10001-0000	
019	001	GREYHOUND BUS TERMINAL, NEW YORK, NY 10001-0000	

Policy Number  
5031690768



SCHEDULE OF TAXES, SURCHARGES OR FEES  
UNITED STATES FIRE INSURANCE COMPANY

Named Insured TRATAROS CONSTRUCTION INC  
Agent Name ALLIED COVERAGE CORP

Effective Date: 04-01-98  
12:01 A.M., Standard Time  
Agent No. C60688

FM 6000959 (cont.)

TAXES/SURCHARGES DETAILED BREAKDOWN :

NYEIF  
NJ PLPGA SURCHARGE

TOTAL TAXES/SURCHARGES

\$  
\$  
\$

REDACTED